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FORMER BANK EMPLOYEES PLEAD GUILTY TO THEFT FROM A BANK

(AUSTIN, TEXAS) Two Austin women face up to 30 years in federal prison after pleading guilty this morning to stealing at least \$2,649,702 from their employers from 1979 to 2002.

Appearing before United States District Judge Sam Sparks, 47-year-old **ANNETTE FRANCES PATRICK** and 47-year-old **GWENDOLYN A. WHEELER-McCAMMON** pled guilty to one count of theft, embezzlement and misapplication by a bank employee. In their pleas, the defendants admitted that since 1979, they used their respective positions with various financial institutions to perpetuate a scheme to steal cash money from three vaults making up the downtown banking center. The scheme was discovered by Bank of America officials on April 17, 2002, although the defendants had worked for numerous financial institutions which were eventually succeeded, by merger or purchase, by Bank of America, N.A.. These predecessor financial institutions include, NationsBank, NCNB Bank, First Republic Bank, Interfirst Bank and Austin National Bank.

ANNETTE FRANCES PATRICK, began working for Bank of America, N.A. in 1975 as a teller. In 1982, Patrick became the teller manager for the Main Branch. In 1996, Patrick became the Customer Service Manager. As the Customer Service Manager, Patrick was responsible for operations at both the Main Branch and the two Motor Banks. The only supervisory position higher than Patrick's was the Banking Center Manager.

GWENDOLYN A. WHEELER-McCAMMON, also began working for Bank of America, N.A. in 1975. She was hired as a teller. Shortly after being hired, Wheeler-McCammon became teller supervisor for Motor Bank One. In 1995, Wheeler-McCammon became the teller manager for Motor Bank Two. As a result, Wheeler-McCammon supervised operations and the vault at Motor Bank Two.

In order to cover up and conceal the scheme, the defendants used a variety of methods to deceive the financial institutions for which they worked. Specifically, Patrick used her position as Customer Service Manager to provide cover for Wheeler-McCammon's daily maintenance and operation of Motor Banks One and Two. Wheeler-McCammon maintained complete control over all aspects of the vault at Motor Banks One and Two, to the exclusion of other employees.

The defendants made use of “cash in/out tickets” and “cash transit tickets” to conceal their scheme. The defendants also refused transfers and potential promotions so as to conceal their ongoing scheme. In order to conceal their scheme, it was necessary that the contents of the vault balance accurately. By using “cash in/out” and “cash transit tickets” the defendants were able to perpetuate the illusion that the funds they had stolen remained in the bank. This required record keeping and a running count of what was stolen.

In early 2002, a new reporting system detected discrepancies in the vault balances at the Main Branch and Motor Bank Two. An audit was initiated. In addition, a corporate security officer of Bank of America confronted the defendants with the discrepancies. Patrick ultimately confessed her involvement in the above described scheme. She indicated that she and Wheeler-McCammon began the scheme in 1979. She also admitted that she believed the total amount missing from both the Main and Motor Bank Two vaults would be approximately one million dollars. She believed that the Main vault over which she exercised more immediate control had \$439,000 in cash missing. When the security officer confronted Wheeler-McCammon, she stated that “I want to tell you what is going on...I am involved” but would say nothing more about her involvement.

The defendants were released on bond pending sentencing on January 10, 2003. This case was the result of an investigation by the Federal Bureau of Investigation and the cooperative efforts of Bank of America officials. Chief of the Austin Division, Mark Lane, prosecuted this case on behalf of the Government.

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